

Information to identify the case:

Debtor 1	<u>Donna L Stryker</u>	Social Security number or ITIN	xxx-xx-1061
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-34030-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna L Stryker

3/2/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donna L Stryker
 Debtor

Case No. 17-34030-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db
 517200578 +Donna L Stryker, P.O. Box 153, Three Bridges, NJ 08887-0153
 517200579 A-1 Collections, 2297 Hwy 22, #906, Trenton, NJ 08690
 517200579 Al Collections, 2297 Hwy 22, #906, Trenton, NJ 08690
 517200580 +Al Collections, 2297 Hwy 33, Suite 906, Trenton, NJ 08690-1717
 517200584 +AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
 517200581 +Advanced Gastroenterology & Nutrition, 1100 Westcott Dr., #301, Flemington, NJ 08822-4600
 517200583 +Anesthesia Assoc. of Morristown, 100 Madison Ave, Morristown, NJ 07960-6136
 517200586 +Atlantic Medical Group, 465 South St, Morristown, NJ 07960-6442
 517200591 +CMRE Financial Services Inc., 3075 E. Imperial Hwy, Suite 200, Brea, CA 92821-6753
 517200588 +Capital One, c/o Portfolio Recovery, PO Box 12903, Norfolk, VA 23541-0903
 517200590 +Chase Receivables, PO Box 659, Caldwell, NJ 07007-0659
 517200595 Dr. DeCasperis, 1225 NJ 31, #224, Lebanon, NJ 08833
 517200597 Flemington Medical Group, 200 NJ-31, Suite 105, Flemington, NJ 08822
 517200598 +HSS Collection Agency, PO Box 116, Cliffside Park, NJ 07010-0116
 517200599 +Hunterdon Cardiology, 1100 Westcott Dr, Flemington, NJ 08822-4600
 517200600 +Hunterdon Medical Center, 2100 Wescott Dr, Flemington, NJ 08822-4604
 517200601 +Hunterdon Pulmonary & Critical Care, 3 Minneanono Rd, Flemington, NJ 08822-5726
 517200604 Kessler Rehabilitation, 194 US Highway 31, Suite 103A + 103B, Flemington, NJ 08822
 517200605 +Lawrenceville Neurology, 3131 Princeton Pike, #3, Lawrenceville, NJ 08648-2201
 517200606 +Lehigh Valley Health Network, 1200 S. Cedar Crest Blvd., Allentown, PA 18103-6202
 517200610 +MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500
 (address filed with court: Morristown Pathology Assoc, 65 Madison Ave, Morristown, NJ 07960)
 517200607 Michael Harrison, Esq., 3155 Rte. 10E, Suite 214, Denville, NJ 07834
 517200612 +Pegasus Emergency Group PA, PO Box 9500, Philadelphia, PA 19124-0500
 517200615 +Richert Collection Systems, 575 Milltown Rd., PO Box 7242, North Brunswick, NJ 08902-7242
 517200617 +Robert Wood Johnson, PO Box 826405, Philadelphia, PA 19182-6405
 517200618 +Robert Wood Urgent Care, c/o Chase Receivables, PO Box 659, Caldwell, NJ 07007-0659
 517200619 +Simon Agency Corp., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
 517200620 +Summit Medical Group, 95 Madison Ave, Morristown, NJ 07960-6093
 517200622 +University Radiology Group, 105 Raider Blvd., #100, Hillsborough, NJ 08844-1528

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517200582 E-mail/Text: ebn@americollect.com Mar 02 2018 23:34:27 Americollect, Inc., 1851 S. Alverno Rd, Manitowoc, WI 54221
 517200585 +EDI: ALLIANCEONE.COM Mar 03 2018 03:58:00 Arrow Financial Services, c/o Alliance One Receivables, PO Box 3100, Southeastern, PA 19398-3100
 517200587 +EDI: BANKAMER.COM Mar 03 2018 03:58:00 Bank of America, 655 Paper Mill Road, DE5-013-02-02, Newark, DE 19711-7500
 517200589 +EDI: CAPITALONE.COM Mar 03 2018 03:58:00 Capital One Bank, 6125 Lakeview Road, Suite 800, Charlotte, NC 28269-2605
 517200592 +EDI: WFNNB.COM Mar 03 2018 03:58:00 Comenity Bank - Ann Taylor, PO Box 659705, San Antonio, TX 78265-9705
 517200593 EDI: RCSFNBMARIN.COM Mar 03 2018 03:58:00 Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
 517200594 +EDI: RMSC.COM Mar 03 2018 03:58:00 Dicks Sporting Goods, PO Box 960061, Orlando, FL 32896-0061
 517200596 +EDI: WFNNB.COM Mar 03 2018 03:58:00 Dress Barn, PO Box 659704, San Antonio, TX 78265-9704
 517200602 +E-mail/Text: kristina.gutjahr@hunterdonradiology.com Mar 02 2018 23:35:20 Hunterdon Radiology, PO Box 5388, Clinton, NJ 08809-0388
 517200603 EDI: JEFFERSONCAP.COM Mar 03 2018 03:58:00 Jefferson Capital, 16 McLeland Rd, Saint Cloud, MN 56303
 517200608 +EDI: MID8.COM Mar 03 2018 03:58:00 Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 517200609 +EDI: MID8.COM Mar 03 2018 03:58:00 Midland Funding LLC, 2365 Northside Dr., #300, San Diego, CA 92108-2709
 517200611 +EDI: WFNNB.COM Mar 03 2018 03:58:00 New York & Co, PO box 182789, Columbus, OH 43218-2789
 517200613 +EDI: PRA.COM Mar 03 2018 03:58:00 Portfolio Recovery Services, P.O. Box 12914, Norfolk, VA 23541-0914
 517200614 +EDI: RMCB.COM Mar 03 2018 03:58:00 Quest Diagnostics, c/o American Medical Collection Agency, 4 Westchester Plaza, Bldg. 4, Elmsford, NY 10523-1612
 517200616 +E-mail/Text: lshields@trafgroup.org Mar 02 2018 23:34:18 Robert F. Casey, Esq., PO Box 6448, Lawrenceville, NJ 08648-0448
 517200621 EDI: TFSR.COM Mar 03 2018 03:58:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197

TOTAL: 19

District/off: 0312-3

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Michael McLaughlin on behalf of Debtor Donna L Stryker mmclaughlin@mmcllaw.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4